

**REMARKS**

A Notice of Appeal, dated September 30, 2008, along with a petition for extension of time, was filed in this application in response to the Office Action dated April 1, 2008. Rather than submit an appeal brief, the applicants decided to timely submit this amendment, along with a petition for extension of time that accompanies this submission.

This amendment cancels claims 1, 8, 14, 15, 18, 20, 23 and 25-51, all of the then pending claims in the application as of the issuance of the Office Action dated April 1, 2008 (hereinafter, "Office Action"), and presents new claims 52-61. Reconsideration of this application with such new claims and allowance thereof are respectfully requested.

In the Office Action, claims 1, 8, 14, 15, 18, 20, 23 and 25-51 were rejected under 35 U.S.C. 102(e) as being anticipated by Postrel (U.S. Patent 6,594,640). The rejected claims are cancelled herein thus rendering moot this rejection.

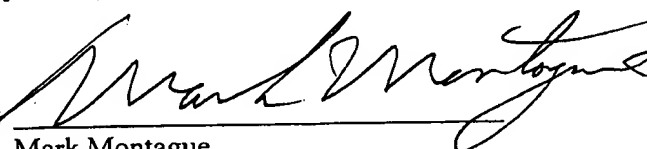
New independent claims 52 and 57 are presented. Support for new claims 52 and 57 are presented in the application as filed at least on page 10, lines 10-18; page 11, lines 1-12; and page 14, lines 15-21. With regard to the previously cited Postrel reference, it is noted that Postrel states that "The user information is submitted to the reward server to display the available points that may be redeemed." (col. 8, line 67 to col. 9, line 1). Based on a careful reading of Postrel, this disclosure teaches identifying to the user a total number of points that may be redeemed, that is, a single number. Postrel, however, neither discloses nor suggests identifying the number of reward points that may be redeemed for each user-identified loyalty program. The allowance of new claims 52 and 57 is solicited.

New dependent claims 53-56 and 58-61 are presented. Support for claims 53 and 58 is set forth in the application as original filed at least on page 11, lines 11-12 (all references hereinafter to the application as originally filed). Support for claims 54 and 59 is provided in cancelled claim 15, as well as at least on page 14, lines 13 – 21, page 19, lines 5-6, and page 21, lines 16-17. Support for claims 55 and 60 is provided on page 21, lines 11-19. Support for claims 56 and 61 is provided on page 12, lines 7-10. The allowance of new claims 53-56 and 58-61 is solicited.

With respect to Postrel, it is noted that Postrel neither discloses nor suggests various features recited in the claims, including storing the number of points for each loyalty program of the user on a central system, updating, upon user request or action, the number of points the user has available in each of the loyalty programs, and removing a loyalty program.

In view of the above amendments and remarks, the allowance of this application is respectfully requested.

Respectfully submitted,

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